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✓ 4. A method according to claim 3, wherein said method further comprises not informing the applicant of a temporary credit limit.

5. A method according to claim 1, wherein said requiring applicant to answer risk-splitting questions invites the applicant to telephone an issuer and activate the credit card by telephone.

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11. A method according to claim 1, wherein said activating the credit card comprises cross selling at least one other product based upon the applicant's answer to the risk-splitting question.

12. A system for providing a credit card product, said system comprising:
means for sending an applicant a credit card that has not been activated;
means for requiring the applicant to answer at least one risk-splitting question;
means for determining a credit limit for the applicant based on the applicant's answer to the risk-splitting question; and
means for activating the credit card with the credit limit.

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17. A computer program product for providing a credit card product, the computer program product comprising computer-readable media having computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for identifying an applicant based upon an answer to at least one risk-splitting question;

program code for selecting a second risk-splitting question based on the answer to the risk-splitting question;

program code for incorporating credit bureau information into a calculation of a credit limit; and

program code for calculating an increase to a credit bureau credit limit based upon the answer to the risk-splitting question and credit bureau information.

18. A computer program product according to claim 17, wherein said calculating an increase to the credit bureau credit limit comprises of incorporating external data.

19. A computer program product for providing a credit card product, the computer program product comprising computer-readable media having computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for identifying an applicant based upon an answer to at least one risk-splitting question;

program code for selecting a second risk-splitting question based on the answer to the risk-splitting question;

program code for incorporating credit bureau information into the calculation a credit limit for the applicant; and

LAW OFFICES

FINNEGAN, HENDERSON,
FARABOW, CARRETT,
& DUNNER, L.L.P.
1300 I STREET, N. W.
WASHINGTON, DC 20005
202-408-4000

program code for calculating a decrease to a credit bureau credit limit based upon the answer to the risk-splitting question and credit bureau information.

20. A computer program product according to claim 19, wherein said calculating a decrease to the credit bureau credit limit comprises of incorporating external data.

21. A method for providing a credit card product, said method comprising:
sending an applicant a credit card that has been activated;
requiring the applicant to answer at least one risk-splitting question;
determining a credit limit for the applicant based on the applicant's answer to the risk-splitting question; and
increasing the credit card to the credit limit.

22. A method according to claim 21, wherein said sending the applicant a credit card that has been activated depends on prior approval and credit bureau information.

23. A method according to claim 22, wherein said method further comprises not informing the applicant of a temporary credit limit.

LAW OFFICES

FINNEGAN, HENDERSON,
FARABOW, GARRETT,
& DUNNER, L.L.P.
1300 I STREET, N. W.
WASHINGTON, DC 20005
202-408-4000